

Thinking About College?



A Senior Calendar could be helpful.

Okay, you're a senior or junior in high school and you're interested in going to college. Well, if that's the case, you need to be doing something about it and the sooner the better. For the freshmen and sophomores, there's no rush just yet. Some would say you could start now and there's no real harm in looking, but really, shouldn't you get a few high school courses under your belt first?

Anyway, for those of you who should be starting, you'll want to be considering taking the ACT and/or SAT real soon. At or toward the end of your junior year, you'll want to be collecting application information from those schools you are interested in. During the summer between your junior and senior years is a good time to visit the schools of your choice. Granted, this isn't always possible if

you live more than several hours driving distance away.

Maybe the family has a summer trip planned and it just happens to be at a location near a preferred college. Is it possible to hitch a ride with a parent/grandparent/aunt/uncle who is going on a business trip to a place close to the campus? If so, you might want to see about taking a tour then. This is a time when colleges are expecting you. They provide tours for potential incoming students. They can also connect you with current students who'll meet with you or talk on the phone or via e-mail. This is a good way to learn about a school.

At the start of your senior year, you'll want to stay on top of things. Many deadlines will come and go during the year so you should be taking notes now.

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| September <ul style="list-style-type: none"> Finish sending your college applications. Check to be sure you're on target for meeting your high school graduation requirements. Your guidance counselor can help. If necessary, re-take the ACT and/or SAT tests. | February <ul style="list-style-type: none"> Check for financial aid deadlines that your schools might have. |
| October <ul style="list-style-type: none"> Call or write the admissions offices to obtain financial aid information from the schools to which you've applied. Check with your guidance counselor to see if your school offers a financial aid workshop. This is usually open to students and parents. | March <ul style="list-style-type: none"> Check again for financial aid deadlines at your schools. Pay attention to any "requests for information" you receive from the college admissions or financial aid offices. You should reply as quickly as possible. |
| November <ul style="list-style-type: none"> Be quick in responding to requests from the college admissions offices. Seasons Greetings | April <ul style="list-style-type: none"> Consider the offers you've received and decide on your choice of school to attend and notify them. DON'T decline other offers yet! Wait until you receive confirmation from your first choice. Once you have received confirmation, let the others know you will not be attending their school. Now, check the financial aid deadline for your school. You may receive financial aid award notification. You may also need to follow through with your local lender as well. |
| January <ul style="list-style-type: none"> Collect copies of your parent's W-2's and 1099's once they've filled out their federal tax returns. You'll need these for your financial aid application. Be sure to complete and send in your Free Application for Federal Student Aid (FAFSA). Forms are available at www.fafsa.ed.gov. Check to see if your high school transcripts are being/have been sent to interested schools. | May <ul style="list-style-type: none"> Double check on your high school transcripts. Be sure they get to the school you selected. <p>Congrats on your graduation, and enjoy the summer!</p> |

During, but before summer's end, you'll want to follow up with the financial aid office to be sure all is in order. You don't want any last minute surprises! Pay attention to information you'll receive from the school. Check on dorm check-in dates/times. Attend orientation if at all possible.

GOOD LUCK!

Have I Got A Scholarship for You !

(Just send me \$1000 and I'll send you the application you need to mail in-It's guaranteed!)

Having trouble reading the fine print but still intrigued? Maybe you should read the information below.

"This scholarship is guaranteed or your money back."

No one can guarantee that they'll get you a grant or scholarship. Refund Guarantees often have conditions or strings attached. Get refund policies in writing--before you pay.

"You can't get this information anywhere else."

There are many free lists of scholarships available. Check with your school or library before you decide to pay someone to do the work for you.

"May I have your credit card or bank account number to hold this scholarship?"

Don't give out your credit card or bank account number on the phone without getting information in writing first. It may be a set-up for an unauthorized withdrawal from your account.

"We'll do all the work."

Don't be fooled. There's no way around it. You must apply for scholarships or grants yourself.

"The scholarship will cost some money."

Don't pay anyone who claims to be "holding" a scholarship or grant for you. Free money shouldn't cost a thing.

"You've been selected" by a 'national foundation' to receive a scholarship, or "You're a finalist" in a contest that you never entered.

Before you send money to apply for a scholarship, check it out. Make sure the foundation or program is legitimate.

Source: Federal Trade Commission. <<http://www.ftc.gov/bcp/online/ed-ams/scholarship/dontget.htm>>

Free Application for Federal Student Aid.

FAFSA

Top 10 Tips for Filing the FAFSA

You should submit your FAFSA as early as possible, but no earlier than January 1. Each college has its own individual deadline. Don't miss the deadlines.

If your 2001 tax forms will not be completed before the earliest college deadline, you should estimate. It is better to estimate and get the FAFSA in on time than to wait for the exact information and miss the deadline.

When reporting net worth in questions #47 & #48 (student) and #81 & #82 (parent), report the equity (value minus debt).

While you do not have to include the total value of your retirement savings on question #81, you must provide your annual contribution, as well as any other untaxed income, on question #79.

Do not leave items blank on the FAFSA form. If the appropriate response is zero, then enter zero. (i.e. If you don't own any investments, write "0", don't leave #81 blank.)

On the FAFSA form, the blue section is to be completed by the student and the purple section is to be completed by the parents. It is especially important to make sure your social security

number, birth date, and address are accurate in the appropriate sections.

The guidelines for #17-21 are as follows: Full-time equals 12 hours or more, three-quarter time equals 11-9 hours; half-time equals 8-6 hours; less than half-time equals 5-1 hours; and not enrolled equals 0 hours. Your enrollment status will affect your financial aid package.

The guidelines for #59 are as follows: If there has been a divorce situation, the parent with whom the student resided 51% of the time should complete the FAFSA. If that parent has remarried, the new spouse must also complete the paperwork.

To apply online, go to www.fafsa.ed.gov. In order to sign the FAFSA, both parent and student must register for a pin number. Go to www.pin.ed.gov. A pin number will be mailed to you. This pin number serves as your electronic signature.

Applying for financial aid may require additional forms (i.e. CSS Profile). You may also have to provide copies of income tax returns or bank statements. Be certain to submit all required documents and respond immediately to follow-up requests.

Current research shows that, over the course of your working life, an Associate Degree can help you earn \$400,000 more than a high school diploma alone! U.S. Census Bureau